



# NEWS

## R E L E A S E

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## HUDGENS URGES GEORGIANS TO PROTECT THEIR VACATION WITH TRAVEL INSURANCE

**Atlanta** – Insurance Commissioner Ralph T. Hudgens urges Georgia travelers to make sure they are protected against possible vacation losses.

"Whether your family is headed somewhere in the U.S. or overseas, travel insurance can protect against possible financial losses if you are forced to cancel, delay or interrupt your vacation," Hudgens said.

Travel insurance can protect against the loss of non-refundable travel costs, such as airfare and hotel expenses. Other types of travel insurance offer protection against losses due to medical emergencies, damage to personal property, and even death.

### **Major types of travel insurance include:**

- Trip Cancellation - Reimburses you for pre-paid travel expenses if you are unable to take your trip because you or a family member becomes ill or dies.
- Travel Delay - Reimburses you for pre-paid expenses if you are unable to take your trip because of a travel delay, such as a flight delay or cancellation.
- Trip Interruption - Reimburses you for pre-paid expenses if your trip is cut short because you or a family member, become ill or die, or because of any other misfortune listed in your policy. Covered reasons might include bad weather, airline strikes, terrorism, bankruptcy, jury duty, or fire or flood damage to your home.
- Medical or Health - Reimburses you for medical and emergency dental expenses that you have because of an illness or injury while you're traveling.
- Medical Evacuation – Provides emergency transportation to either a hospital in the geographic region where you are and/or transportation back to a hospital near your home.
- Accidental Death – This coverage is usually split into three parts:
  - Air Flight Accident – Covers death or dismemberment during flight only.

- Common Carrier – Covers death or dismemberment while traveling on public transportation such as a plane, ferry, train, bus or taxi.
- Accidental Death – Covers death or dismemberment at any time during a trip.

### **What Red Flags Should I Watch For?**

Here are some warnings against possible fraudulent policies:

- The insurance is advertised through blast faxes, spam e-mails, Internet pop-ups or signs posted on telephone poles.
- The company claims you can save a considerable amount on travel insurance.
- The company uses high-pressure marketing and an extreme sense of urgency, telling you that you “must act now” or “this one-time offer.”

Just remember, if it seems too good to be true, it probably is!

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